IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants:

Walker et al.

Application No.: 09/219,267

Filed: December 23, 1998

For: METHOD AND APPARATUS FOR

FACILITATING ELECTRONIC

COMMERCE THROUGH

PROVIDING CROSS-BENEFITS

DURING A TRANSACTION

Customer No. 22927

Group Art Unit: 2162

Examiner:

J. Myhre

(703) 308-7843

AMENDMENT AND RESPONSE

to the Non-final Office Action

Mailed May 17, 2001

(Paper No. 15)

Attorney Docket No. 98-109

Walker Digital Corporation

Five High Ridge Park Stamford, CT 06905-1326

203-461-7337 /voice 203-461-7300/fax

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Technology Center 2100

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope with sufficient postage and addressed to: Assistant Commissioner for Patents, Washington, D.C. 20231, on November 19, 2001.

Dated: 11.19.01 By

Assistant Commissioner for Patents Washington, D.C. 20231

Dear Examiner:

In response to the Non-Final Office Action mailed May 17, 2001, (Paper No. 15), entry of the following amendments and consideration of the following remarks into the above identified application is respectfully requested.